



More Digital - More Human!

Serve your customers like they expect with exceptional digital banking sales and onboarding solution.



Loan origination



Account & bundle opening



Standalone decision engine



Customer onboarding

Digital Origination

Digital Origination is a modular solution that creates smooth customer journey through its key features:



Dynamic calculation of standard price and preferential pricing

Flexible, Transparent, and Dynamic Pricing using:

- Standard conditional price derogations including, but not limited to
 - Channel-based
 - Segment-based
 - Bundle-based
 - Risk-based
- Preapproved discounts
 - Campaigns and promotional codes
- Relationship manager's discounts

Online onboarding

With frictionless customer journey through:

- Passwordless authentication
- Integration with 3rd party solutions for
 - Document OCR
 - Video Identification
 - Remote Digital Signature
- NO physical effort
- NO application switching
- NO paperwork

Digital product catalog

Configure products as you want to expose them to market featuring:

- Sales product information
- Negotiation ranges
- Documentation requirements
- Collateral requirements
- Pricing
- Smart product recommendation based on predictive analytics

Document Handling

Automated, efficient, flexible, relying on standards offering:

- Documentation Requirements
- Document Composition
- Integration with DMS
- BPM Element templates for working with documents

Underwriting

Maximal decision automation and human decision support:

- Affordability / Limit Calculation with Financial Analysis for PI and LE
- Credit policy rules (KO Criteria)
- Scoring
- Human decision support
- 360 degrees case overview

Shorter „Time To Yes“ and Reduced Cost per Client Through Unique Benefits:

BLURRING THE LINES BETWEEN CHANNELS, and not only digital ones!

Multiple channels with single back-end

- Agent app for assisted channels
 - Branch
 - Contact center
 - PoS – merchants
- Customer portal [e-Shop], embeddable in
 - e-Banking
 - m-Banking
 - Public web site
 - e-Commerce [partner's site]

...allowing the customer to combine and switch channels in one continuous customer journey



ONE-STOP-SHOP

Enabling offer diversity and composite offerings

- Diverse banking products
 - loans and credit lines, current accounts, cards, and other product and services
- 3rd party products
- Bundles
 - Multiple products in one package
 - Multiple loans approved with single decision

Customer Segments

- Private individuals
- Legal entities
- Existing
- New to lending
- New to bank

Product Scope

- Accounts and Bundles
- Unsecured Loans
- Secured Loans
- Trade Finance
- 3rd Party Products

Channels

- Bank site, e-banking, m-banking
- Branch, contact center
- Mobile agents
- Merchants [PoS]

Business Processes

- Sales
- Underwriting
- Online onboarding
- Post-disbursement monitoring
- Amendments





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